

First National Bank Building  
(Mellon Bank Central)  
1206 11th Avenue  
Intown Neighborhood  
Altoona  
Blair County  
Pennsylvania

HABS No. PA-5506

HABS  
PA,  
7-ALTO,  
105-

PHOTOGRAPHS  
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey  
National Park Service  
Department of the Interior  
Washington, D.C. 20013-7127

HISTORIC AMERICAN BUILDINGS SURVEY

FIRST NATIONAL BANK  
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PA  
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105-

- Location: 1206 11th Ave., Altoona, Blair County, Pa.
- Present Owner: Mellon Bank Central, a subsidiary of the Mellon National Corporation.
- Present Use: Mellon's banking floor and administrative offices occupy the first four levels of the building. There is a suite of attorneys' offices on the fifth floor.
- Significance: The second headquarters of a bank established in 1863, the First National Bank of Altoona was described as a "magnificent temple of finance" when it opened in 1926. Architect John A. Dempwolf's monumental, temple-front design well suited Altoona's prosperous commercial streetscape of the 1920s, and was frankly intended to evoke the wealth and stability of the Roman imperial era that inspired its form. The bank's Neoclassical exterior is complemented by a virtually unaltered interior featuring two murals depicting a century of progress in the transportation industry.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Date of erection: 1924-25. Ground was broken April 1, 1924, and construction was completed by the end of 1925. The building opened to the public January 16, 1926.
2. a. Architect: John A. Dempwolf of York, Pa., was responsible for the design; George Bradley, also of York, supervised the construction.  
  
Born in Germany, John A. Dempwolf (1848-1928) moved to New York at an early age, attended the Cooper Union School, and later completed a two-year program in architecture at the Massachusetts Institute of Technology. He settled in York and soon gained a reputation as a leading designer of commercial and financial buildings. Noted examples of Dempwolf's work include the National Bank of York, York Trust Company, and the Colonial Hotel in York, and Evangelical churches in Johnstown and Steelton, Pa.
- h. Muralist: Gustave Ketterer of Philadelphia designed the murals in the banking room.
3. Original and subsequent owners: After lengthy negotiations between John Lloyd, president of First National Bank, and representatives of the Pennsylvania Railroad, the 60' x 120' site on 11th Avenue was purchased on February 11, 1922 for \$180,000--at the time the most expensive real estate transaction on record in Blair County.
4. Builder, contractor, suppliers: Over sixty sub-contractors supplied materials and/or assisted with the construction of the bank. Among these were the following local firms:  
  
Lumber, roof construction, wood finishing: Fluke Co., Inc., 2605 Beale Ave.  
Lumber, crushed stone, sand: Sheesley Lumber and Supply Co., 1722 Margaret Ave.  
Fireproofing materials: Altoona Builder's Supply Co.  
Portland cement: Standard Supply and Equipment of Pennsylvania.  
Interior and exterior painting: S. A. Hite and Sons, 2510 7th Ave.

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Plaster and cement for floors: Blair Building Materials, Co., 1710 Margaret Ave.  
Glass and finishing hardware: W. H. Goodfellow's Sons, 1319 11th Ave.  
Plumbing: Trout and Taughenbaugh, 704 7th Ave.  
Electric wiring: Installed by J. Guy Schaeffer, 1701 11th Ave.  
Roofing: The Union Roofing Co.  
(Altoona Mirror [January 16, 1926], 22-3.)

5. Original plans and construction: In transverse section, this building is U-shaped, with a large, central light well over the three-story banking floor. Originally, the public banking area was lit by two rectangular, reinforced-concrete and stained-glass skylights measuring 16'x 44' each. The remaining two floors of offices rise at the front and rear of the building, flanking the area of the roof that originally contained the skylights.

Dempwolf's sophisticated plan organized public and private space around the central light well. Well out of public view, the rear portion of the third floor was devoted to female clerks' lockers, restrooms and kitchenettes, while the front of the third floor had administrative offices. On the fourth floor, the rear of the building was reserved for bookkeepers and typists, removing the crass sounds of business from the serene and artistic public banking room below.

The unlimited promise of the 1920s also was exemplified in the original conception of the bank. Plans called for a reinforced-concrete foundation and steel frame able to support up to six additional stories. A contemporary newspaper account anticipated that "as soon as there is sufficient demand for private office space, these stories will be added and then the building will assume its complete shape and tower above the adjacent buildings, making it the tallest building in the city." Likewise, bank officials originally intended to fill each of the six blank mural panels with scenes depicting the unrivalled technological progress of the United States; only two of the panels were ever completed. (Altoona Mirror [January 15, 1926], 1.)

6. Alterations and additions:

The bank experimented with the scientific theories of color therapy and environmental psychology, painting the walls and ceiling of the banking floor "vitalizing French green" in 1946 to reduce customers' eye and nerve strain. ("First National Banking Room Redecorated," Altoona Mirror [June 8, 1945].)

In 1966, First National expanded its personal loan department into a portion of the first and mezzanine floors of the adjacent Lindfelter-Scott building (the contemporary name for the Silverman building), opening up an exterior wall to connect the new offices with the remainder of the bank. That entrance has subsequently been closed.

The stained-glass skylights, original lighting fixtures, and portions of the tellers' wickets were removed during a series of renovations in the 1960s and 1970s.

B. Historical Context:

The First National Bank was Altoona's second bank, organized in 1863 with William M. Lloyd as President. The first bank building, constructed in that same year, was located on the northeast corner of 11th Avenue and 12th Street, near where the I. D. A. housing tower now stands. Lloyd already owned one bank, and in 1870 he organized the Mechanics Savings Bank, thus controlling all three financial institutions

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in the city at that time. First National Bank, moreover, maintained an exclusive financial relationship with the PRR, serving as its payroll depository and agent throughout much of the nineteenth century.

In 1925 First National began construction of a new headquarters on the site of the PRR supervisor's double bouse. The design, by architect John A. Dempwolf of York, followed the general conventions of 1920s bank buildings, deriving the primary facade from Roman or Greek antiquity, but freely adapting it, often in combination with elements from the French or English classical traditions. However, it was the architect's exceptional attention to detail inspired by local influences--as much as the Neoclassical architecture itself--that made the building an instant landmark and a source of tremendous local pride. Such details included an ornamental bronze locomotive over the bank's main entrance, and Gustave Ketterer's murals depicting "Transportation--Then and Now" in the main banking room. As one boosterist observer summed it up, "Altoona enjoys the reputation of having the best railroad mechanics and engineers in the country, and with the completion of this new bank building, it has been demonstrated that its builders of buildings can step forward into the first ranks." (Altoona Mirror [January 15, 1925], 1.)

First National Bank was one of three local banks to weather the Depression in sound financial shape. In 1931 the bank absorbed the First National Bank of Juniata, the first of several mergers and acquisitions that also included the Roaring Spring Bank in 1853, and Citizens National Bank of Hollidaysburg in 1960. In 1974, First National merged with Central Counties Bank, becoming a subsidiary of the Mellon National Corporation in 1983. The local bank is currently part of a network called Mellon Bank Central.

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: Ancient Roman architecture--specifically, a temple at Corgi, Italy--provided Dempwolf with the inspiration for the First National Bank. Due to its freely eclectic interpretation of historic precedents, however, the style subsequently has been noted by various commentators as "Renaissance" and "Greek."
2. Condition of fabric: Excellent.

B. Description of Exterior:

1. Over-all dimensions: The five-story, rectangular building measures about 60' x 120'.
2. Foundations: Granite.
3. Walls: The primary facade, of light pink artificial granite, has fluted, hand-carved Corinthian pilasters and columns 3'-6" in diameter, which rise three stories to a height of 33'. They support a frieze which reads "FIRST NATIONAL BANK," and a denticulated and modillioned cornice. The fourth story is hidden behind the frieze; a less adorned fifth story is crowned with a simpler cornice and parapet. The rear facade, which fronts an alley, is red brick laid in common bond. An arched setback provided access to the basement for coal deliveries and ash removal.
4. Structural systems, framing: Steel frame with 12" and 16" brick curtain walls.
5. Doorways and doors: The round-arched entrance is recessed 8 feet behind the massive columns. Originally, there were two sets of entrance doors with wrought-bronze and glass ornamental

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screens (these were sold for scrap in the 1960s). A second set of doors in the entrance lobby was fitted with bronze grilles. These original doors have been replaced with modern glass and aluminum doors. Surmounting the entrance is an ornamental bronze cartouche with a locomotive in low relief, a symbol of Altoona's once predominant industry.

6. Roof: The flat roof is covered with built-up roofing.

C. Description of Interior:

1. Floor plans:

- a. First: The dramatic banking room, which measures 56' x 110' x 40' high, is lit on both ends by a large round-arched window flanked by two smaller rectangular windows.
- b. Second-Fifth: Typically, these floors have double-loaded corridors with offices and conference rooms on both sides of the hall.

2. Stairways: The two stairways reflect the public/private divisions within the building. Located in the elevator lobby to the right of the entrance lobby, a marble staircase with an ornate newel post, twisted iron balusters, and a bronze handrail provides access to the upper offices, and descends to the vaults and safety deposit boxes in the basement. A second plain staircase located behind the tellers' desks serves the needs of employees.

3. Flooring: The entrance vestibule and banking room are laid with gray Tennessee marble with a border of travertine and pink Tennessee marble; originally, the rest of the building had terrazzo, rubber tile, or linoleum flooring, most of which has been covered recently with wall-to-wall carpet.

4. Wall and ceiling finish: The walls display a variety of plaster and marble treatments on their surfaces. The entrance vestibule has Italian travertine marble walls and a gilt, ornamental plaster ceiling. The first 10 feet of the north and south walls of the banking room are faced in Genevieve rose art marble; the walls are then finished to the ceiling with French Caen stone. The ceiling of the banking room has large, decorative cross beams that form rectangular panels, fifty-two in all. The panels are painted to depict Roman and modern coins, and allegorical figures representing various aspects of banking and finance. Set into similar rectangular frames, the two skylights were designed to blend with the rest of the overall ceiling design.

5. Openings:

- a. Doors: All of the mahogany doors in the banking room have two rectangular panels.
- b. Windows: The windows lighting the banking floor were originally fitted with amber panes to reduce glare and soften the natural light; they now have clear panes.

6. Hardware: All of the doorknobs are stamped "FNB" in a circular cartouche.

7. Original mechanical systems:

- a. Lighting: The building was equipped with electric lighting. On the banking floor, three large brass chandeliers, since removed, and a smaller brass chandelier, augmented natural

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light from the windows. The tellers' area was also illuminated with indirect lighting.

- b. Communications: Western Union telegraph and radio service was installed for broadcasting and receiving stock reports and other financial news.

PART III. SOURCES OF INFORMATION

A. Original architectural drawings: None are known to survive.

B. Early views: The archives of the First National Bank, located in the building, contains several items of architectural interest, including:

1. Three photographs of the steel frame being erected, at various stages of completion. (The steel frame of the adjacent Silverman brothers building appears in two of the photos--an earlier third photo shows the PRR office building still standing on the corner of 11th Avenue and 12th Street.)
2. Several interior views by Gable Studios, ca. 1925, showing the stained-glass skylights and the original layout of the banking floor; the overstuffed furniture in the mezzanine reception area; and the elaborate bronze grillework on the entrance doors.
3. A photograph captioned "compliments of Abe Cohen, 1931," provides a view of the 11th Avenue streetscape from the site where the U.S. post office was being built.

C. Interviews:

Michael L. Kilmer, assistant treasurer at Mellon Bank Central and unofficial bank historian. Interviews by Nancy Spiegel, Altoona, Pa., June 19, and August 4, 1989.

Leonard S. Fiore, contractor who renovated the bank in the 1960s. Interview by Nancy Spiegel, Altoona, Pa., July 20, 1989.

D. Bibliography:

1. Primary sources:

Altoona Mirror:

"Bank Will Erect Great Building," (February 6, 1924).

"First National Banking Room Remodeled," (June 8, 1945).

"First National in New Building" and "Altoona Contractors Who Made Possible This New Bank Building," (January 15, 1926).

"First National Will Expand Facilities," (January 11, 1966).

"Great Crowd at First National," (January 16, 1926). Describes the opening day festivities.

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Building Record and Deeds, Blair County Courthouse, Hollidaysburg, Pa.

2. Secondary sources:

"First National Oldest Bank Here," Altoona Mirror (April 28, 1925).

Shedd, Nancy S. "Mellon Bank Central," in Robert L. Emerson, Allegheny Passage: An Illustrated History of Blair County. Woodland Hills, Calif.: Windsor Publications, 1984).

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Withey, Henry F. and Elsie Rathhurn Withey. Biographical Dictionary of American Architects. (Los Angeles: Hennessey and Ingalls, Inc., 1970), biographical sketch of John A. Dempwolf.

Wolf, George A., ed. Blair County's First Hundred Years: 1846-1946. Altoona: The Mirror Press, 1945.

#### PART IV. PROJECT INFORMATION

This report was part of a larger project to document the city of Altoona, Pennsylvania. The project was undertaken by the Historic American Buildings Survey/Historic American Engineering Record (HABS/HAER), Robert Kapsch, chief, at the request of America's Industrial Heritage Project (AIHP), Randy Cooley, director. An overview of the history of the city (HABS No. PA-5784) and an overview of the downtown (HABS No. PA-5789) provide context for these buildings as well as a comprehensive list of sources. See also additional HABS reports on buildings in the city and other neighborhoods.

This report was prepared by Nancy Spiegel in the summer of 1989 under the supervision of HABS historian Alison K. Hoagland and Kim E. Wallace, supervisory historian. Spiegel's and other project historians' work was published as Railroad City: Four Historic Neighborhoods in Altoona, Pennsylvania (Washington, D.C.: HABS/HAER, National Park Service, 1990), edited by Kim E. Wallace and Sara Amy Leach, HABS historian.